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Cover and Contents

By Walker, Evans & Cogswell Co., Charleston, S. C.



W. D. MORGAN  
Vice-President

W. J. RODDEY  
President

GILES L. WILSON  
Sec'y and Treas.

## THE SOUTH CAROLINA BANKERS' ASSOCIATION

ONE of the greater scientists once described the law of cause and effect as a "divine, omnipresent, endless chain." He was merely directing attention to the circumstances that there is no effect which does not in its turn become a cause. Everywhere, and in every activity of the universe, the produced becomes the producer with the next turn of the wheels of time and affairs. It matters not whether it be in the largest or the smallest of endeavors, or whether it be for good or ill. With every throb of action the truth of the scientific thesis is exemplified—the effect of to-day is the cause of to-morrow.

All of which in this particular instance is said apropos of the fact that the South Carolina Bankers' Association, which is about to cele-

brate its seventh birthday, has become a potent agent in the furtherance of the very influences to which it owes its origin. The establishment of new banking institutions was at first but an incident of the marvelous prosperity which has characterized the State's industrial history for the last quarter of a century. But they were no sooner numerous than the need for organization among them was felt to be both expedient and necessary; and they were no sooner bonded together in their present fellowship than they became an instrumentality in producing and perpetuating the very prosperity which had given them birth first and welded them together afterward.

The space at disposal here does not permit of an adequate sketch of the men and achievements of the South Carolina Bankers' Association. It is sufficient to say that the organization is now representa-



tive of practically the entire banking strength of the State. Its influence has been felt in the enactment of salutary laws. In the industrial, commercial and financial life of South Carolina it is one of the major factors which make for the wonderful development of our resources and for the wise direction of our energy and enterprise. It is not possible to render credit in detail to each of the men who has contributed a quota to the debt of gratitude under which the public has been laid by the Association. To W. A. Law, formerly of Spartanburg, but now Vice-President of the Merchants' National Bank of Philadelphia, more than any one other man is due honor for the founding of the Association. But since it is not permitted to indulge in extended detail as to the men who have been identified with the organization, or as to the beneficial measures it has fostered and enforced,

the following simple chronology will suffice to emphasize its development and to illustrate the representative character of the gentlemen who have directed its affairs.

The Association was organized in the Merchants' and Manufacturers' Club, Columbia, S. C., May 8th, 1901. The Officers elected were: President, W. A. Law, Spartanburg; First Vice-President, E. H. Pringle, Charleston; Second Vice-President, E. W. Robertson, Columbia; Secretary and Treasurer, Joseph Norwood, Greenville; Executive Committee, R. G. Rhett, W. J. Roddey, Emslie Nicholson, W. J. Montgomery and John M. Kinard. There were fifty-three banks represented. The second annual convention elected: President, E. H. Pringle; Vice-President, E. W. Robertson; Secretary and Treasurer, Joseph Norwood. At this meeting the membership numbered seventy-

four. The third annual meeting chose the following officers: President, E. W. Robertson; Vice-President, B. F. Mauldin; Secretary and Treasurer, Joseph Norwood. The Secretary's report then showed a membership of ninety-seven. The fourth annual convention named the following: President, B. F. Mauldin; Vice-President, W. J. Montgomery; Secretary and Treasurer, Giles L. Wilson; and there were ninety-nine banks represented. The fifth convention named: President, W. J. Montgomery; Vice-President, W. J. Roddey; Secretary and Treasurer, Giles L. Wilson. The membership had now increased to one hundred and fifty-one. The sixth convention elected to office the gentlemen who will preside at the meeting about to be held: President W. J. Roddey, Rockhill; Vice-President, W. D. Morgan, Georgetown; Secretary and Treasurer, Giles L. Wilson, Spartanburg; Executive

Committee, T. B. Stackhouse, Bright Williamson, D. D. McColl, Jas. C. Self and L. C. Harrison. At this meeting the roll of the Association contained one hundred and seventy-one names. During the past year this list has been still further increased, and when the Association is called to order for its seventh annual convention it is probable that nearly every bank in South Carolina will be affiliated with it.

OFFICIAL PROGRAM  
SEVENTH ANNUAL CONVENTION  
South Carolina Bankers' Association

Seashore Hotel, Isle of Palms, off Charleston

June 25th, 26th and 27th, 1907

ITS PURPOSE

TO PROMOTE the general welfare and usefulness of banks and banking institutions, to secure uniformity of action, together with the practical benefits to be derived from personal acquaintance and from the discussion of subjects of importance to the banking and the commercial interests of the State of South Carolina, and especially to secure the proper consideration of questions regarding the financial and commercial as-

ages, customs and laws which affect the banking interests of the entire State.

The seventh convention of this Association will be held at Seashore Hotel, Isle of Palms, off Charleston, Tuesday evening, Wednesday and Thursday, June 25th, 26th and 27th, 1907.

The office of the Secretary and Executive Committee will be at Seashore Hotel, where, upon arrival, members and guests are requested to call, register and obtain proper credentials.

All Railroads have granted a one and one-third rate to all delegates and visitors attending the convention. Have your local ticket agent give you the regular receipt or certificate when you purchase ticket, which when properly vised in Charleston, will entitle you to a return ticket for one-third regular fare. Tickets as above can be bought to Charleston only. Full fare each way must be paid between Charleston and Isle of Palms. For further details call on or address the Secretary.

## OFFICERS

President, W. J. Roddey, President National Union Bank, Rock Hill;  
Vice-Pres., W. D. Morgan, President Bank of Georgetown, Georgetown.  
Secretary and Treasurer, Giles L. Wilson, Spartanburg.

## COMMITTEES

**Executive Committee**—T. B. Stackhouse, Chairman, Columbia  
Bright Williamson, Darlington  
D. D. McColl, Bennettsville  
Jas. C. Self, Greenwood  
L. C. Harrison, Lancaster  
President and Secretary, ex officio

**Legislative Committee**—Richd. I. Manning, Chairman, Sumter  
William Barnwell, Columbia  
Wilson G. Harvey, Charleston  
J. Allen Smith, Abbeville  
W. J. Montgomery, Marion

**Delegates to American Bankers' Convention, 1906.**  
E. P. Grice, Charleston  
F. F. Capers, Greenville  
W. J. Montgomery, Marion

**Attorney**—A. M. Lee, Charleston.

## **THE LADIES**

Other State Associations have made a feature of having the ladies present at their annual gathering. We want to brighten and enliven our meetings by their presence, and it is hoped that many ladies will attend this convention. A cordial invitation is hereby extended to them all. They will be welcomed.

## **BANK CORRESPONDENTS**

We welcome to our conventions representatives of banks of other sections. South Carolina bankers will be glad of an opportunity to meet their correspondents from New York, Philadelphia, Baltimore, Richmond, and other cities. This has become an attractive and valuable feature of our conventions; and is mutually advantageous.

GILES L. WILSON, Secretary.



## PROGRAM

FIRST DAY—First Session—June twenty-fifth, Tuesday evening  
9 o'clock.

Reception and Dance. An opportunity for all delegates and visitors  
to become acquainted and have an enjoyable time.

SECOND DAY—First Session—June twenty-sixth, Wednesday  
morning, 10 o'clock.

Convention called to order by the President, Mr. W. J. Roddey

Invocation:

Rev. S. Cary Beckwith, D. D., Rector of St. Philip's Protestant Epis-  
copal Church, Charleston.

Address of Welcome:

Hon. R. Goodwyn Rhett, Mayor of Charleston, and President of  
Peoples National Bank.

Response:

Mr. B. A. Morgan, President Bank of Commerce, Greenville.

Annual Address:

President W. J. Rodley, President of National Union Bank, Rock Hill.

Report of Secretary-Treasurer:

Mr. Giles L. Wilson, Spartanburg.

Report of Executive Committee:

Mr. T. B. Stackhouse, Chairman, Vice-Pres., National Loan & Exchange Bank, Columbia.

Report of Legislative Committee:

Mr. Richd. I Manning, Chairman, President of Bank of Sumter, Sumter.

Report of Delegates to American Bankers' Convention, St. Louis:

Mr. E. P. Grice, Cashier Peoples Nat. Bank, Charleston.

Address: "The Country Bank Check."

Mr. Francis B. Sears, Vice-President of National Shawmut Bank, Boston, Mass.

Address: "The Bank and Filthy Lucre."

Mr. John W. Simpson, Vice-President of Central National Bank, Spartanburg.

Introduction of Visiting Bankers.

Appointment of Committees:

Committee on Resolutions

Committee on Auditing

Committee on Nominations

Announcements.

Adjournment for Fish Fry on Beach in front of Hotel.

SECOND DAY—Second Session—June twenty-six, Wednesday evening, 8 o'clock. (The hour may be made 3:30 o'clock in afternoon.)

Convention called to order by the President.

Address:

"Enterprise—Its Benefits and Trials from a Banker's Standpoint."

Mr. C. J. Shannon, Jr., President Commercial Bank, Camden

Address: "Education of Bank Clerks."

Mr. L. P. Hillyer, Vice-President and Cashier of American National Bank, Macon, Ga., and Secretary of the Georgia Bankers' Association.

Address: "The Relations of a Bank to Its Community."

Mr. Richd. I. Manning, President Bank of Sumter, Sumter.

Address: "Collaterals."

Mr. N. B. Dial, President of Enterprise Bank, Laurens

THIRD DAY—First Session—June twenty-seventh, Thursday morning,  
10 o'clock.

Convention called to order by the President.

Address: "The Currency."

Mr. Joseph A. McCord, Vice-President of Third National Bank, Atlanta, Ga., on behalf of Currency Committee of American Bankers' Association.

Address: "The Guaranty of Bank Deposits."

Mr. W. W. Newberry, Consulting Examiner American Guaranty Co., Chicago.

Presentation of Souvenirs to Ex-Presidents:

Hon. D. C. Heyward, President of Columbia Trust Co., Columbia, on behalf of South Carolina Bankers' Association.

Reports of Committees:

Auditing, Resolutions, Nominations.

Unfinished Business.

New Business.

Election and Installation of Officers.

Adjournment.

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## **HOTELS.**

Ample accommodations have been arranged for with the Seashore Hotel. Should the attendance be larger than is expected, however, such overflow will be entertained at the Charleston Hotel in Charleston. The rate is \$2.50 per day either place. Good connection for transfer between the city and the Isle of Palms can be made and the time required for the trip is about one hour.

## ENTERTAINMENT.

On Tuesday evening, June 25th, at 8:30 o'clock, the Officers and the Executive Committee, assisted by the Charleston Clearing House Association, will hold a Reception in the parlors of the Seashore Hotel. Music. Refreshments. Dancing.

The Charleston Clearing House Association has arranged for the following entertainment:

Wednesday afternoon, at one o'clock, a Fish Fry on the Beach near Seashore Hotel.

Thursday afternoon, at about 12:30 o'clock: Luncheon on board boat, a ride around the harbor, to the Navy Yard, the Light Ship and across the bar—if the weather is fine—and to other points of interest.

The Annual Banquet of the Association will be held at Seashore Hotel at 8:30 o'clock on Thursday evening, June 27th.



# OUR HOME



Corner of Cylinder Press Room  
Portion of Retail Store

Broad Street Entrance  
Section of Lithographing and  
Engraving Department

Corner of Composing Room  
Partial View of Bindery

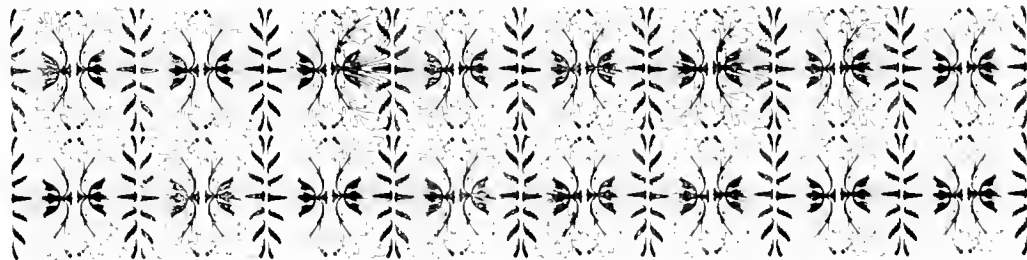


# Souvenir Album of Charleston

Issued for the Convenience of the Public in General by the

WALKER, EVANS & COGSWELL COMPANY

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## A TYPICAL INDUSTRIAL CITIZEN OF CHARLESTON

Since it is proposed here to give in miniature a sketch of Charleston, a brief biography of one of the best known and most typical of the city's industrial citizens is entirely opportune. The term "industrial citizen" is not merely a phrase meant to catch the eyes or hold the attention. There is an actual reciprocal relationship between a city and its industrial, commercial and financial establishments, as there is between a city and the man and woman who form the roster of its inhabitants. Communities as well as individuals, have identities. The characters of cities are distinctive. Once established they per-

City Hall

County Court  
House



petuate themselves as though by some law of heredity. Derived from the dominating tone and purpose of the individuals who go to make up the personnel of the municipality they impart themselves not only from one generation to another, but to new comers as well. And all of this is true of Charleston as peculiarly as it is true of any other city on the American continent. And the individuality which is hers belongs also to her people and to her corporate institutions. High ideals, dignity of character, consummate courage, fidelity to obligation, honorable ambitions, integrity of purpose are all traits with which the public mind associates the name of Charleston. It is a repute which is a valuable asset to any community; and to say that the firm of Walker, Evans & Cogswell Co., is a typical industrial citizen of Charleston claims for it these attributes. A history of the house, how-

East View  
Colonial Lake.



ever brief, cannot fail to give additional emphasis to its representative nature. Its record reaches from the halcyon days of Charleston's commercial and industrial supremacy on the South Atlantic Seaboard. It follows the municipality into the eclipse of its fortunes which succeeded the war; and it rises with it into the new commercial and industrial dominance which has now dawned for the old town.

The business was founded in 1832 by Col. Joseph Walker at No. 117 East Bay Street, and there it was continued by him until 1855, when he withdrew from it to establish at Bath, South Carolina, one of the first paper mills ever built in the South. But the business was continued under the name of Walker, Evans & Company, the partners in it being John C. Walker, B. F. Evans and Harvey Cogswell. The firm shared in the universal disaster which the war brought. After

Meeting Street  
Residence  
Showing Famous  
South Carolina  
Society Hall.

Meeting Street  
Residence



having moved from East Bay to Broad Street, it was once more moved, going this time to Columbia where the house was employed by the Confederate Government in lithographing the money and bonds of the new nation. The workmen who performed these services had to be imported from England.

After the war Col. Joseph Walker and his son, Gen. C. Irvine Walker, re-opened business in Charleston at the corner of Market and Meeting Street, but moved it again to the old stand on Broad and East Bay Streets in 1867. A year later Messrs Evans and Cogswell re-entered the firm with Walker and the business was carried on under the name of Walker, Evans & Cogswell. Col. Walker died in 1870 and Col. Evans in 1871; but the surviving partners remained. When the State had been redeemed from negro control by the Hampton move-

Looking North  
Retail District

Seeing Charleston.

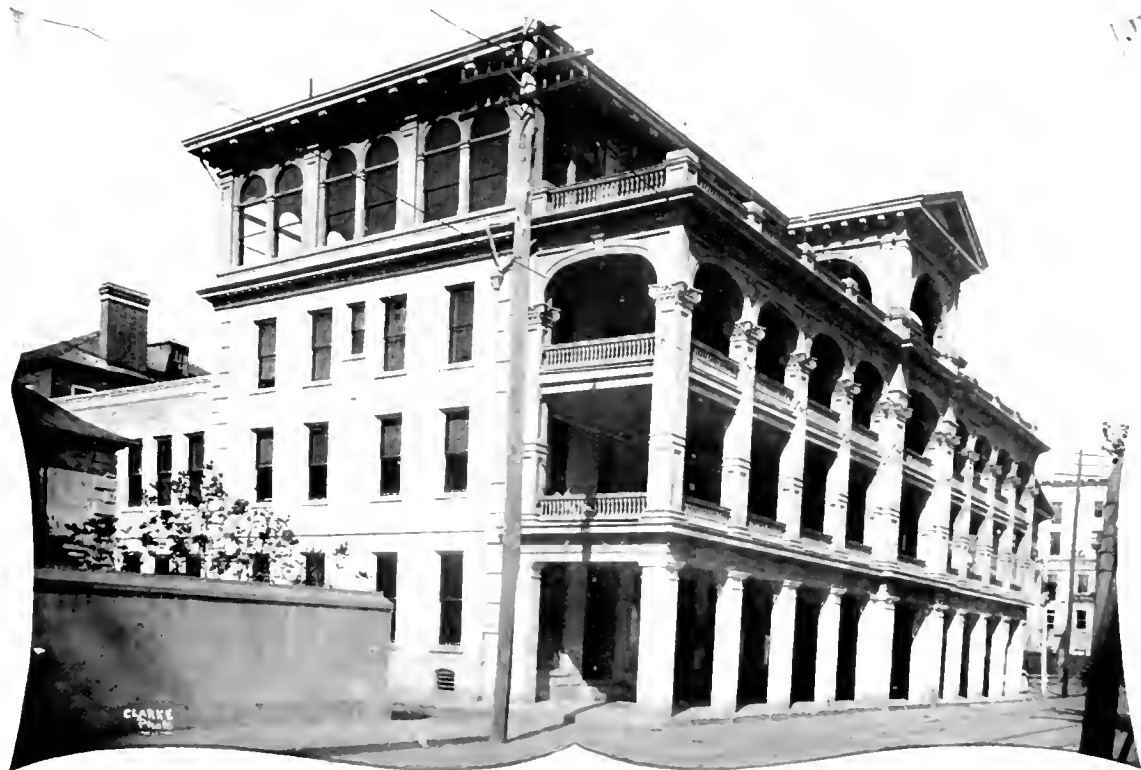




ment, the firm displayed a characteristic piece of patriotic enterprise. The credit of the counties of South Carolina had been temporarily destroyed. In this emergency the famous Charleston firm came to their aid. It provided them at its own risk with the expensive supplies of which they were in need; and it is to be said of the county governments of the State that the debt of gratitude incurred by acceptance of this public spirited generosity is one which has never been forgotten or disclaimed.

When the firm re-opened its business in 1865 it added to its stock of goods, type, presses and printers' supplies. It established the plants of many of the newspapers conducted in this section at that period. No less a distinguished journalist than the late Henry W. Grady bought from the house the materials with which he began the publi-

Commercial Club  
Building.



cation of his first newspaper at Rome, Georgia. After the death of Messrs. Joseph Walker and B. F. Evans the surviving partners discontinued this branch of their business.

The firm was incorporated in 1886 under the name of Walker, Evans & Cogswell Company. It has had as presidents Gen. C. Irvine Walker, Mr. F. J. Pelzer, Mr. Geo. W. Williams, Mr. W. H. Cogswell. Gen. Walker was general manager of the firm until 1899. Until the time of his death Mr. Harvey Cogswell was secretary and treasurer of the corporation and manager of its finances. At the outset, and even during the earlier period of its corporate life the business of the Company was largely local; but under its present management the field of its endeavors has been greatly extended. Its salesmen travel a half score States, and wherever its wares are distributed the firm's

New Roper  
Hospital.



name is respected for the excellence of its products, for its energy and enterprise, and for the fidelity with which its contracts with and obligations to its patrons are executed and discharged. It is a typical Charleston business house—priding itself upon its long and honorable history, jealous of its repute in the industrial world, and animated by those principles which are so rapidly making a new and a greater South.

Residence  
Cor Wentworth  
and Smith.



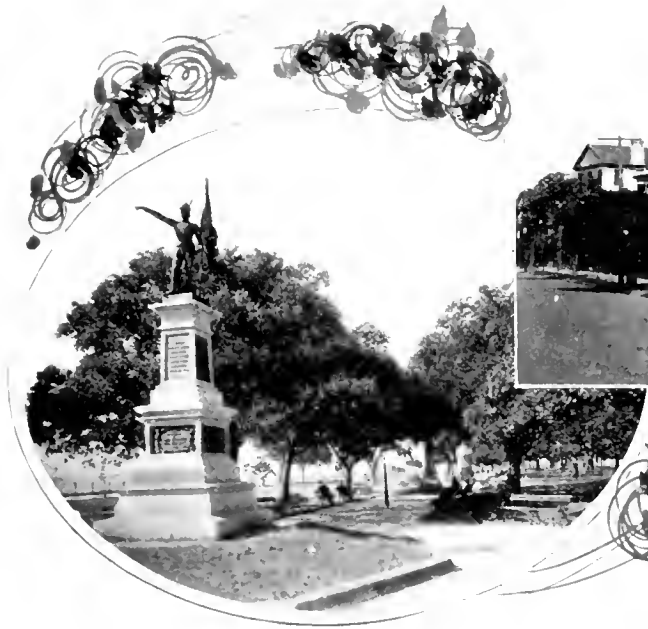
# CHARLESTON

Historically and artistically Charleston is so intensely attractive that those who have written of her have oftentimes been led to treat without due consideration the more material side of the City's past record and present life. In song and story the marvelous charm of the old municipality, and its people, have been celebrated. The poet and the novelist each finds within Charleston's gates such a wealth of inspiration that it seems well nigh a degradation to refuse to give a free rein to fancy when speaking of her, rather than to harness one's

Residences  
South Battery

Jasper Monument  
and  
Battery Park.





pen to the facts of her commercial and industrial life. Yet the American spirit of the hour is so essentially practical and real—industrialism is so omnipresent and all-potent in the life of the nation—that it demands recognition even here where the imagination fairly yearns to revel in tradition, romance, and other things equally seductive mentally. Mr. Wister found here a life and atmosphere which fairly enthralled his fancy; and the result was a book which delights those who still cling to the ideals of the old American regime. Architects from the uttermost parts of the earth have declared that with the possible exception of Quebec, the French quarter of New Orleans and the Spanish survivals to be found in the far South-west, Charleston offers more of worth from their particular angle of view than is to be obtained anywhere else on the continent. The painter has done

Characteristic  
Charleston  
Door Way.

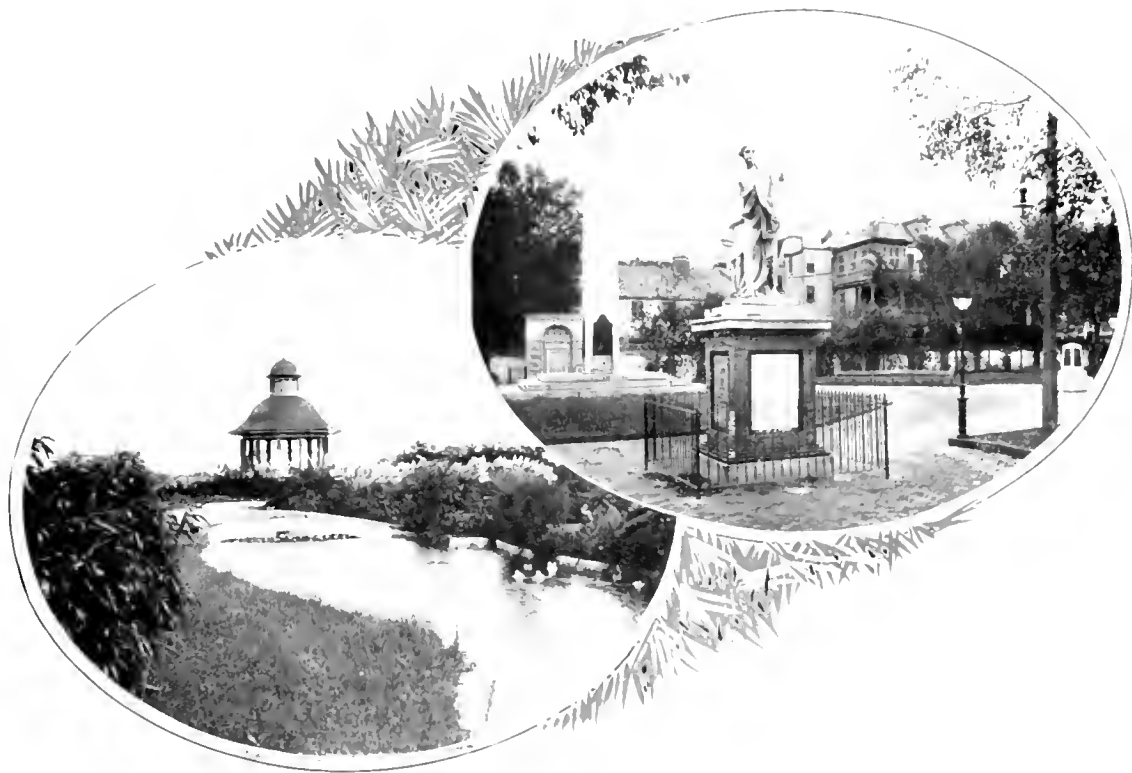
Quaint Old  
Legare Street.



fitting homage to the riot of color with which nature has clothed the site of the city from the sky line of the coast to the horizon of the mainland. Those whose province it is to trace the influences which have controlled the making of the nation's thought have found here the well-spring of one of the several great currents of purpose which have dominated American affairs. At every point to which inquiry may turn Charleston asserts an individuality so compelling that one pauses, unwilling to seek further for a theme for animadversion. There is small wonder, in such circumstances, that the city and its people occupy so unique a place in the minds of their neighbors, and that there are so many conflicting impressions entertained of them. But the weight of testimony borne by those who have spoken has run so often to the historic and artistic value of what they have seen

Washington  
Square  
Showing the  
Historic Pitt  
Monument.

View of  
Sunken Garden  
Hampton Park.



here that there has sprung up in the minds of many men a belief to the effect that these are the only particulars in which Charleston ever has, or will, attain pre-eminence.

A more erroneous conviction may scarcely be imagined. The material, commercial and industrial history of Charleston abounds in interest. Founded in the early days of the colonies, the city quickly became one of the chief maritime centers of the continent. Waxing in importance and opulence it dominated the trade of the South Atlantic for the larger part of a century. Overwhelmed, prostrated and impoverished by the war and its consequences time was required to retrieve losses, and to systematize the new order of things. But even in such adversities the spirit of her people, her wonderful natural advantages and her marvelous resources rescued Charleston from the

Broad Street  
Looking East.

Meeting Street  
Showing  
St. Michael's  
Church.



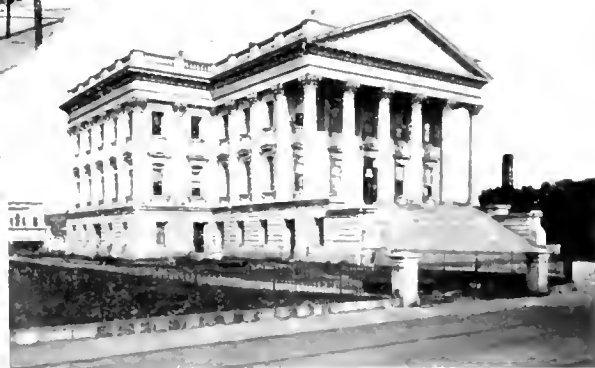
final disaster which might have overtaken another and a less favored place.

A more complete revolution in industrial and commercial methods than that which followed fast in the South upon the close of the war could scarcely be achieved. The development of the means of transportation forced trade into new channels and necessitated the re-adjustment of the business relations of the prostrate South along absolutely new lines. From one end to the other of the vast section to which Charleston had formerly stood as a metropolis there sprang into existence villages, towns and cities. The farmer could sell at his own door the cotton which he had formerly marketed at the seaboard. The factor, once all important, became little more than an incident in the new industrial order. Cotton was still King in the South,

United States  
Post Office.

United States  
Custom House.



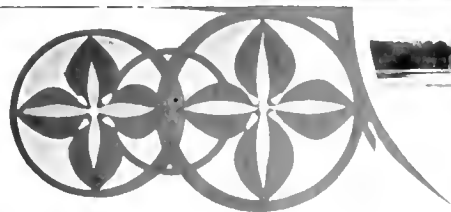
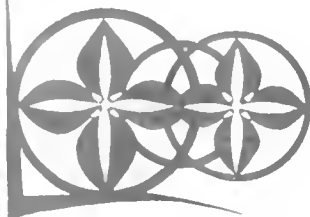


but its sovereignty was differently administered. The mills were coming to the cotton; and as the hum of the spindles grew into a veritable din, a powerful influence was exerted over every business method which related to the growth and marketing of the great staple.

In the midst of these radical changes, while the commercial and industrial map of the entire South was being made anew, Charleston might have fared far worse than she did had nature not come to her rescue. The discovery of those splendid deposits of phosphate rock in her vicinity, which subsequently made her the center of the fertilizer manufacturing trade of the world, gave her new prestige. Though her supremacy in this industry is not as complete as it was a score of years ago, it has not been, nor can it ever be, snatched from her.

Plant of  
Royal Bag and  
Yarn M'fg Co.

Fertilizer Works  
On Ashley River.



But great as has been the commercial importance of Charleston in the past—great as is the commercial importance of Charleston now—the part that she is destined to play in the future is of far greater consequence. The completion of the Panama canal will exert well nigh a revolutionary influence not only on the trade relations of this continent but upon the trade relations of the entire world. Charleston is peculiarly fitted to become one of the chief beneficiaries, if not actually the chief beneficiary, of this new influence. She is closer to the sea than any other city on the Atlantic coast. More than that, with a completed Panama canal, she is closer to the entire western coast of South America than any other great sea port in America. If you will look at your map for an instant, and make but a few measurements for yourself, you will have some commercial facts which may prove of inestimable

Unloading  
Bananas for the  
Interior.

Charleston's  
Water Front



value to you in the future. The coast of western South America is closer to Chicago, and the entire great middle west, via Charleston (the Panama canal being open) than it is via New Orleans, Galveston, San Francisco, Norfolk, Baltimore or New York. The Panama canal once open Charleston will be closer to San Francisco by water than will be any other port on the Atlantic or the Gulf. Furthermore, since the march of the empire westward, having made the circle of the globe, is now awakening the Orient again, the opening of the Panama canal will make Charleston one of the salient features in the ever increasing trade which the United States is to conduct with China, Japan and the Philippines.

And it does not need argument to convince the modern business man that distance is a differential in trade relations which is all-im-

Bethel Methodist  
Episcopal Church  
South, Cor. Pitt  
and Calhoun

First (Scotch)  
Presbyterian  
Church  
Cor. Meeting and  
Tradd.



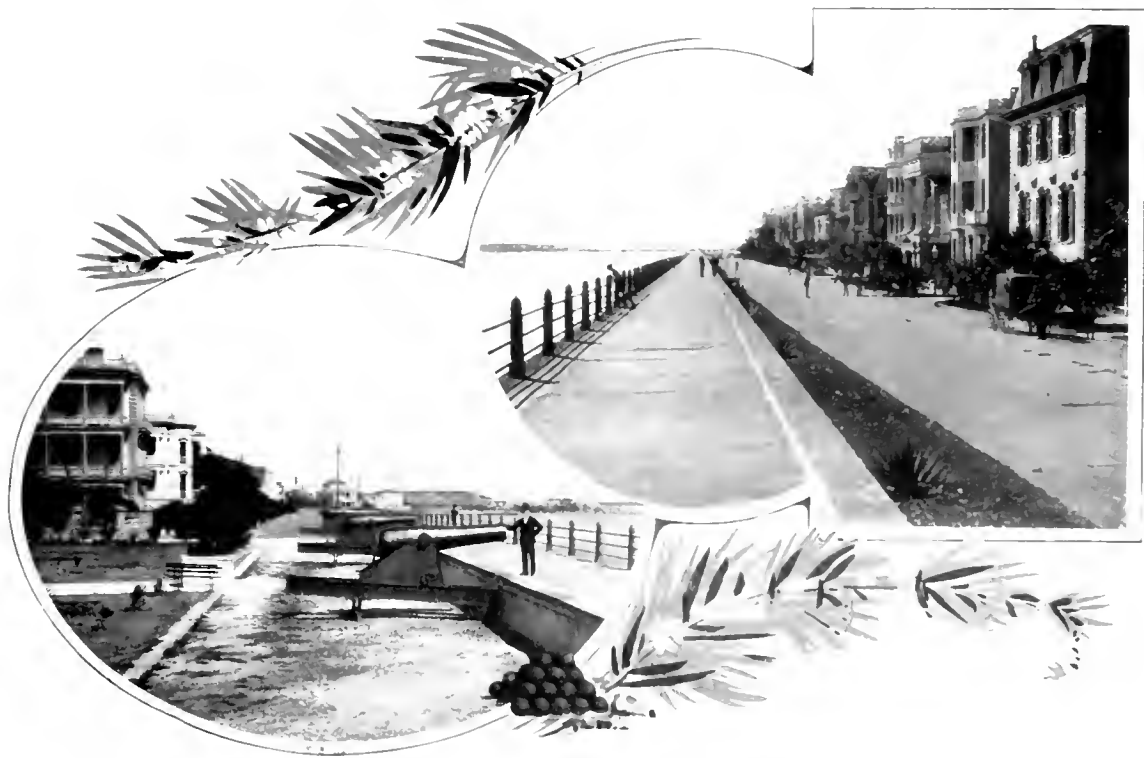
portant. The mills have come to the cotton fields of the South because of this fact. The space of time required to reach a market is important, but since transportation is such an item of cost in production, it is essential that the port that is to handle the commerce of the future should be close to the great distributing center by land, and close likewise to the markets in which business finds its final destination. It is by meeting both of these requirements that Charleston establishes her claim to maritime consequence in the future. Draw an air line from Chicago to the seaboard at any point on the continent, and remembering Charleston's proximity by sea to the markets of the Occident and the Orient after the completion of the Panama canal, and draw your own conclusions.

The business men of Charleston look to the sea with every con-

East Battery  
Looking South

East Battery  
Looking North.





fidence. Their port is practically the Atlantic ocean itself. The city is just enough removed from the open sea to furnish a safe harborage in stress of weather. The completion of the government work at the entrance to Charleston harbor has provided a depth of water sufficient for the accommodation of craft of practically any draught. The city has sixteen miles of water front where vessels carrying the commerce of an entire continent might find dockage. On the bosom of the beautiful bay formed by the confluence of the Cooper and the Ashley rivers the navies of the world may ride at a safe anchorage.

Possibly a final test of the adequacy of the harbor of Charleston for any purpose is found in the fact that when the federal government was seeking the best place for a great naval establishment on the South Atlantic, Charleston was selected over several competitors as fur-

In the Retail  
District



nishing the best facilities. The navy yard which is now nearing completion on the Cooper river will eventually represent an outlay of fifteen million dollars, and in peace or war Charleston will be reckoned among the bases of the nation's naval establishment.

In the circumstances it is not wonderful that Charleston has been selected as the port of entry on the Atlantic for the great tide of immigration which is destined to set toward the South in the future. A quarter of a century ago, the South's problem was to find enough capital with which to employ her people; to-day her problem is to find enough people to employ her capital. In the marvelous industrial development which has characterized this period, South Carolina has been conspicuous, if not actually pre-eminent. Charleston is South Carolina's gateway to the sea. Within the twelve months the first practical

U. S. Lighthouse  
Supply Station  
"Castle Pinckney"

Fort Sumter  
Charleston Harbor



steps looking to meeting the ever-increasing demand in the South for men have been taken. A direct line of steamers has been established between Charleston and Bremen. For the first time in many decades, hundreds of immigrants from foreign countries were landed at a South Atlantic seaport. The arrival of the first of these immigrant ships was hailed as an epoch-making event in the history not only of Charleston, but in that of the entire new industrial South; nor can the importance of the movement be over-estimated. Each succeeding year will henceforth hear go forth from the South a more insistent demand for laborers—and by that term is meant every class of men who contribute, either by brawn or brain to the industrial and commercial life of a nation. The development of the South's resources was begun in the travail which succeeded the great war between the sections. For a

Wentworth Street  
Residence

Residence  
German Consul  
Rutledge Avenue



time progress was made but slowly. But the tentative period is at an end. The momentum now acquired is enormous. Men only are required—an adequate supply of energy, enterprise, industry—of strong arms and well balanced heads—to carry the work to its logical conclusion. To the assistance of the millions of citizens of the South who are already engaged in this endeavor are coming other millions from the other sections of the Union, and from Europe. As the best port of entrance for the last-named class, Charleston's claims are already established.

It would be a mere matter of supererogation to say that Charleston is equipped with all the accessories which are considered requisite in modern American municipal life. There is a consolidated system of electric street railways which not only adequately covers the business

Charleston  
Country Club.





and residential thoroughfares of the city, but places the resident in close touch with the navy yard, seven miles up the Cooper; with Mt. Pleasant, a pretty little city of five thousand or so inhabitants; with Sullivan's Island, where the government has a great military establishment, and with the Isle of Palms, one of the most beautiful and one of the most spacious seaside resorts on the Atlantic. In addition to this system two others are now building, one which will connect the city with Summerville, a famous winter resort, eighteen miles distant from Charleston; and the other known as the Public Service Corporation which is to construct a net-work of trolley lines from tide water to Piedmont, South Carolina. This corporation has a capital stock of ten million dollars, and it proposes to build in this State alone six hundred miles of track.

Drawing Seine  
Isle of Palms  
Beach.



Two great railway systems, the Southern and the Atlantic Coast Line, controlling as they do ten thousand miles of rails place the city in close touch with the distributing points of the south, west and north. Through them the merchants of Charleston are enabled to minister to the trade of every Southern State East of the Mississippi, and to reach a territory even more extended and remote.

The growth of Charleston has been very rapid in the last seven years. Her inhabitants now number seventy odd thousand souls. The municipal government is, as it has always been, accounted one of the most efficient and most free from corruption of any in the country. The city has but recently been provided with an abundant supply of pure water; her public schools are admirable, and she is the possessor of several institutions of higher education such as the State Military Acad-

**Memminger  
Normal School  
for Girls**

**Porter Military  
Academy.**

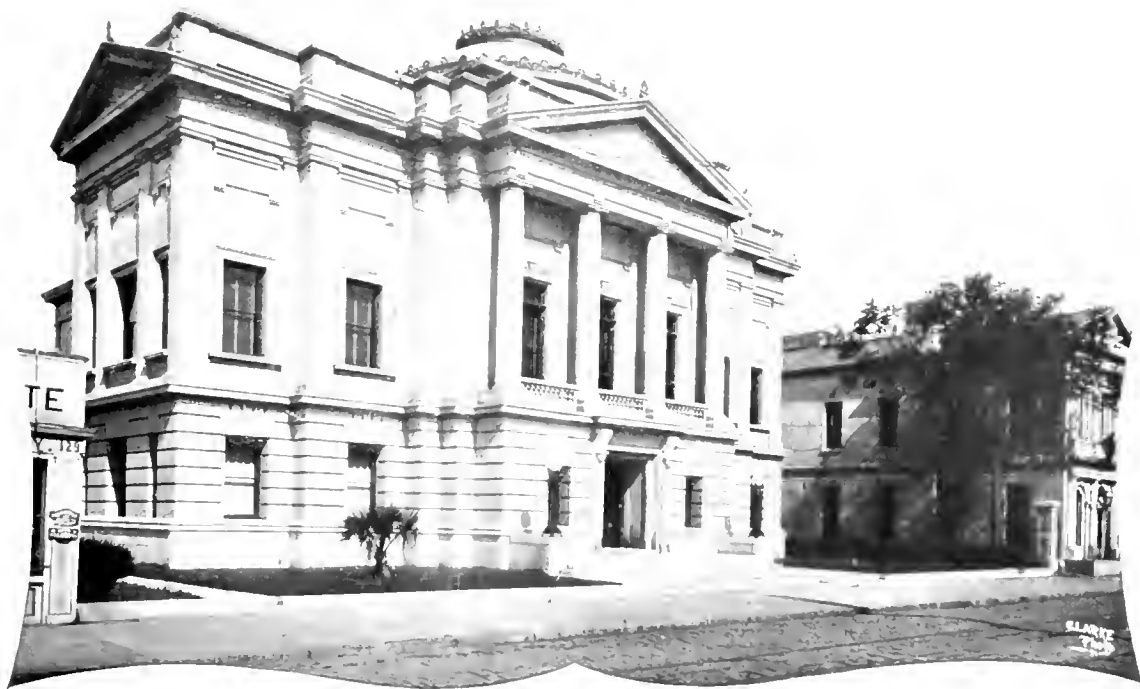


emy, the College of Charleston and the Medical College of the State of South Carolina.

But after all to enumerate such details is scarcely necessary. As a matter of course a famous city such as Charleston—for a century and a half the pride of a cultured and a progressive people—would be provided amply with every requisite of life, and with every facility for the promotion of health, happiness and the intelligent pursuits of the avocations of the time. Space is not afforded in which to catalogue matters of course.

But in those essential particulars in which Charleston stands out distinctly, or absolutely alone—and they are numerous—comment is permitted. Attention has already been directed to the fact that Charleston is the center of the phosphate industry of the continent. In the

Gibbes Memorial  
Art Building.



season she sends out four hundred car loads daily—ten trains of forty cars each—of fertilizer to the cotton and wheat belt of the South. She is the second largest, if not the largest, vegetable producing market of the South. She is the market not only for the finest sea island cotton that is grown, but a major part of the world's crop of that valuable staple passes over her wharves annually.

Within the last few years the lumber trade of Charleston has multiplied itself many times. Vast areas of timber lands have been acquired, and a half-score of great mills have been constructed for the conversion of their products into marketable commodities. The annual output of these plants is now over 100,000,000 feet of lumber, and the sources from which they draw their supplies of raw material are so

Sorting "Irish"  
Potatoes for  
Northern Market  
Annual Value  
Charleston Potato  
Crop, \$1,200,000





rich and extensive that there need be no diminution in the volume of their traffic for more than a quarter of a century to come.

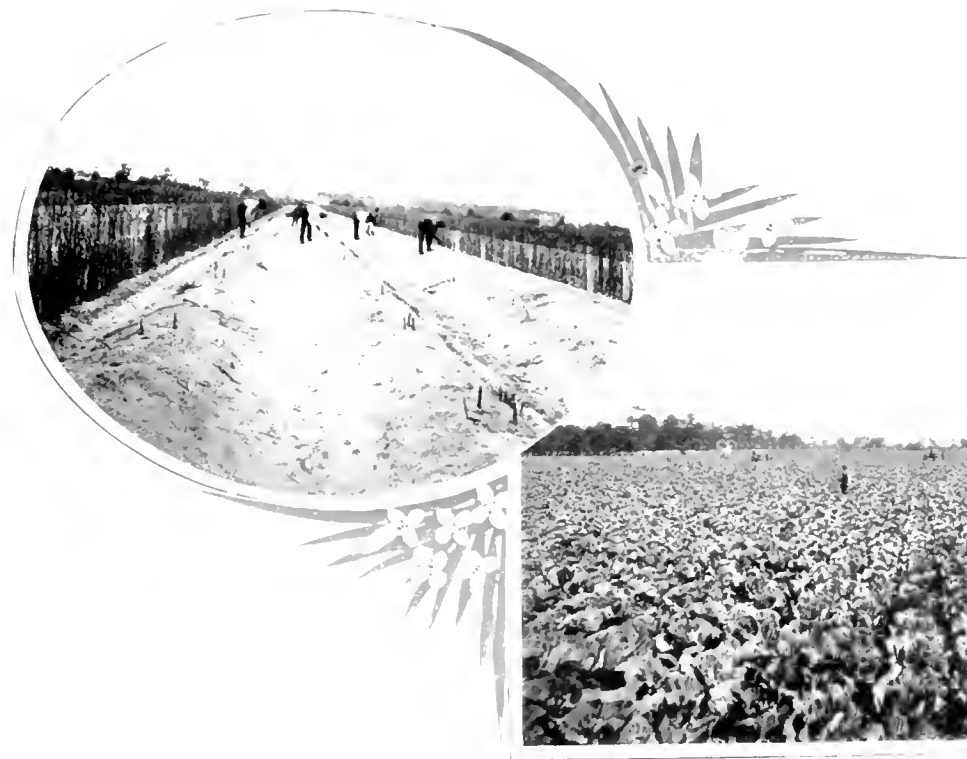
While details have been eschewed in these pages, a few salient facts regarding the great trucking industry, to which reference has already been made—a prolific source of wealth to the city and its vicinage—may be permitted. A charming drive across the Ashley river and into St. Andrew's Parish, takes one through the largest single cabbage field in the world. It contains twelve hundred acres and yields annually some fourteen hundred thousand head of the plebeian, but nutritious and popular vegetable to the culture of which its soil is devoted. The annual marketable value of the products of the truck fields in the immediate neighborhood of Charleston is \$3,000,000. The railway companies annually transport from Charleston to New York, Philadel-

Harvesting  
Asparagus

Total  
Annual Value  
Charleston Truck  
Crop \$3,000,000

Section of the  
Largest Cabbage  
Field in the World  
St. Andrews Parish

Annual Value  
Charleston Cabbage  
Crop, \$1,200,000



phia, Baltimore, Boston and other cities of the East, North and West, 12,000 car loads of vegetables. The Cabbage Crop is valued at \$1,200,000; the Potato Crop at an equal amount. For miles about the city one drives through endless gardens of strawberries, beans, peas, asparagus, lettuce, beats, and all other similar delicacies.

And speaking of gardens, there is one of a different character from these at the City's doors with which the name of Charleston is everywhere associated. The fame of Magnolia-On-The-Ashley is veritably world-wide. Travelers from the uttermost parts of the earth have seen and praised the spot as being without parallel or compare in the profusion and beauty of its plants. There are to be seen twelve acres of Japonicas, Azalias and Magnolias embedded in a semi-tropical forest, and overtopping a charming reach of marsh and river. The riot

A Typical Field  
of Squash,  
Twelve Thousand  
Cars of Truck  
Shipped From  
Charleston Annually  
Average Net  
Value \$250,000  
Per Car.



of color that greets the eye of the visitor, when the flowers are in bloom bewilders the imagination, and fairly beggars the vocabulary of one who seeks to describe the impression produced by so gorgeous a spectacle.

A few miles distant from Charleston are to be found the only tea farms in America. This industry has long since passed its experimental stage. For years the tea gardens were little more than objects of speculative interest; to-day they have been proven to be a source of wealth. The quality of their products has been pronounced to be excellent even by the experts of China and Japan, and tea-culture must henceforth be accounted an important item in the agricultural life of South Carolina.

Charleston is the richest city of her size in the South. Her banking

Y. M. C. A.

(section of)

Swimming Pool.

Gymnasium.

Dressing Room

Office and Lobby.

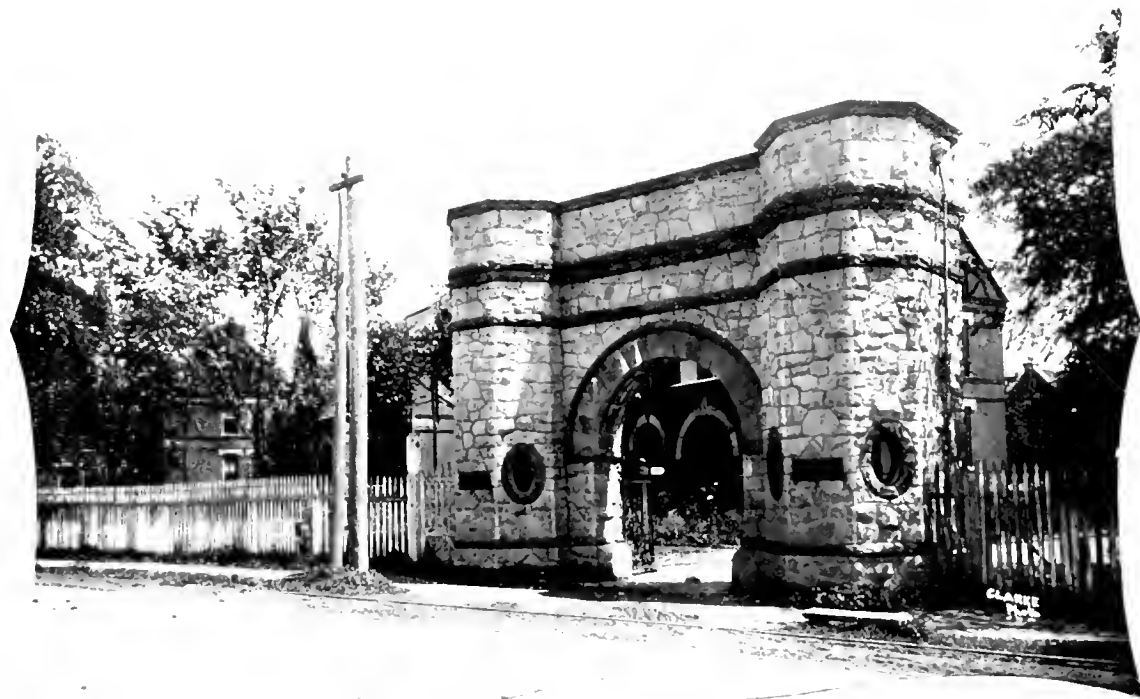


institutions are numerous and are everywhere noted for soundness and integrity. In her savings institutions alone there is always on deposit millions enough to proclaim her wealth.

If additional proof is needed of the superior advantages which the city of Charleston offers to the investor and to the business man it would be found in the rapid development which is manifested in every department of her trade and commerce. Her exports have doubled within the space of a few years. The number of her wholesale dealers in important lines of trade has multiplied several times within a brief space of time, and yet each of the individual houses of to-day is doing a larger business than was done by the same house of ten years ago. The traveling salesmen of Charleston are to be found from Florida to the Potomac, and from the Atlantic to the Mississippi. The

Entrance  
William Enston  
Home.





prices of real estate show a continuous development in value. There is nothing lacking that is indicative of growth and prosperity. Charleston's progress is not ephemeral. There has never been that species of industrial hysteria known as "a boom" within her corporate limits, but she has never ceased to go forward with confidence, energy and success. The victim of two of nature's great disasters many years ago—a great earthquake and a great cyclone—she retrieved the losses of both with a facility that exemplified the marvelous courage and energy of her people, and which clearly established her title to be accounted a truly great city.

Within the last four years Charleston has attained much celebrity as a winter resort. For a period her marvelous climate, charming scenery, historic interest, and artistic worth were overlooked by

Canterbury Avenue  
William Enston  
Home.



the tourists who annually make an exodus from the east, north and west to Florida. But this could not long continue true. The tide of tourist travel to the city during the winter season has doubled in the last few years, and there is no longer a question that another decade will see Charleston established as one of the points in the South to which everyone goes, as a matter of course, when in search of recreation and health.

But after all is said Charleston must be seen and known to be appreciated for what she is and what she is worth. The pleasure-seeker finds in her endless inspiration to enjoyment; the artist revels in contemplation of her picturesque houses, charming gardens and spacious parks; the historian finds in her records food for contemplation and study; the capitalist and business man is astonished

Marion Square  
Showing  
Calhoun Monument  
and  
South Carolina  
Military Academy.

St. Philip's Church  
Resting Place of  
John C. Calhoun



by her unsurpassed advantages as a trade center. Charleston has been a beautiful and a great city for a century; she is a beautiful and a great city now; she will unquestionably be a more beautiful and a greater city with the progress of the years.

Cannon Park  
Showing Entrance  
The New Charleston  
Museum.









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